

UNITED STATES DISTRICT COURT

FOR THE

DISTRICT OF RHODE ISLAND

Sonya Robinson-Gibbs on behalf of herself
and those similarly situated,

Plaintiff,

v.

NO. 1:13-cv-00182-M-PAS

RBS Citizens, N.A., d/b/a CCO Mortgage,
Charter One, and Citizens Bank,

Defendant.

DECLARATION OF STACY ROE

I, Stacy Roe, declare as follows:

1. I am a Senior Project Administrator for Rust Consulting, Inc. ("Rust"). My business address is 625 Marquette Avenue, Suite 880, Minneapolis, Minnesota 55402-2469. My telephone number is (612) 359-2812. I am over twenty-one years of age and am authorized to make this declaration on behalf of Rust and myself.

2. Rust has extensive experience in class action matters, having provided services in class action settlements involving antitrust, securities fraud, property damage, employment discrimination, employment wage and hour, product liability, insurance and consumer issues. We have provided notification and/or claims administration services in more than 4,300 cases. Of these, more than 1,500 were Labor & Employment cases.

3. Rust was engaged by Counsel for the Plaintiff and Counsel for the Defendant (collectively the "Parties") to provide notification services in the *Robinson-Gibbs v. RBS Citizens, N.A. d/b/a CCO Mortgage, Charter One, and Citizens Bank* Settlement (the

“Settlement”). Duties included: a) preparing, printing and mailing of the *Notice of Pendency of Class Action* (“Notice”), *Consent to Join Settlement Form* (“Claim Form”), *Change of Name and/or Address Form* (“CON/COA Form”), and *Election to Opt Out of Settlement and Class Action Form* (“Exclusion Form”) (collectively known as the “Class Notice”); b) receiving and reviewing Claim Forms submitted by Class Members; c) receiving and tracking of Exclusion Forms; d) drafting and mailing Settlement Award checks to Class Members; and e) for such other tasks as the Parties mutually agree or the Court orders Rust to perform.

4. Rust obtained a mailing address of Robinson-Gibbs Claims Administrator, c/o Rust Consulting, Inc. – 4095, P.O. Box 2396, Faribault, Minnesota 55021-9096 to receive Claim Forms, CON/COA Forms, Exclusion Forms, and undeliverable Class Notices, and other communications regarding the Settlement.

5. A telephone number was included in the Class Notice for Class Members to call with questions regarding the proposed Settlement. The telephone number included in the Class Notice was (612) 359-2888.

6. A facsimile number was included in the Class Notice for receiving Claim Forms, CON/COA Forms, Exclusion Forms and other communications about the proposed Settlement. The facsimile number included in the Class Notice was (800) 711-1958.

7. On or about October 23, 2013, Rust received text for the Notice, Claim Form, CON/COA Forms, and Exclusion Form from Counsel. A draft of the Class Notice was prepared by Rust and approved by the Parties.

8. On or about October 23, 2013, Counsel for the Defendant provided Rust with a mailing list (the “Class List”) containing the Class Member’s names, last known addresses,

work state, and allocation amount. The Class List contained data for 90 potential Class Members.

9. The mailing addresses contained in the Class List were processed and updated utilizing the National Change of Address Database ("NCOA") maintained by the U.S. Postal Service. The NCOA contains requested changes of address filed with the U.S. Postal Service. In the event that any individual had filed a U.S. Postal Service change of address request, the address listed with the NCOA would be utilized in connection with the mailing of the Class Notice.

10. On November 12, 2013, Class Notices were mailed to 90 Class Members contained in the Class List via First Class mail. The Class Notice advised Class Members that they could submit a Claim Form or Exclusion Form post-marked by January 13, 2014.

11. On December 12, 2013, reminder postcards were mailed to 70 Class Members who had not submitted a Claim Form or an Exclusion Form as of that date.

12. As of this date, Rust has received two (2) undeliverable Class Notices. Of the two (2) undeliverable Class Notices, Rust performed address traces on one (1) undeliverable Class Notice. The address trace utilizes the Class Member's name and previous address for locating a current address. Of the one (1) trace performed, one (1) updated address was obtained and a Class Notice was promptly re-mailed to Class Member via First Class mail. Of the one (1) updated address mailed to from trace, one (1) was returned as undeliverable.

13. As of this date, zero (0) Class Notices were returned by the Post Office with forwarding addresses attached.

14. Rust is responsible for receipt of all Claim Forms for the Settlement. As of this date, Rust has received 68 Claim Forms. Of the 68 Claim Forms received, one (1) Class

Member submitted a Claim Form with incomplete information and was sent a letter and asked to supply the missing information. Of the one (1) who was sent a letter, one (1) resolved the deficiency. Therefore, of the 68 Claim Forms received, 68 are considered complete and timely and zero (0) are considered incomplete and untimely.

15. Rust is also responsible for receipt of all Exclusion Forms for the Settlement. As of this date, Rust has received zero (0) Exclusion Forms.

16. As of this date, zero (0) objections were received by Rust.

17. The total cost for the administration of this Settlement, including fees incurred and future costs for completion of the administration, is estimated to be \$8,500.00.

18. I declare under penalty of perjury under the laws of the State of Rhode Island and the United States that the above is true and correct to the best of my knowledge and that this Declaration was executed this 23rd day of January 2014, at Minneapolis, MN.


STACY ROE